



April 6, 2009

**Re: WHIT Voluntary Life – Benefit Maximum Increase**

Dear WHIT Employer:

On January 1, 2009 your group's Voluntary Life coverage through WHIT moved to the Standard Insurance Company. We are pleased to announce that The Standard is increasing the maximum amount of coverage your members and spouses can now purchase.

Effective April 1, 2009 the new benefit maximums are:

- Employee: \$500,000 (previously limited to \$300,000) - not to exceed 5X annual salary
- Spouse: \$250,000 (previously limited to \$100,000) – not to exceed 100% of the employee amount

The Guarantee Issue\* amounts **remain the same**:

- \$100,000 for the employee
- \$50,000 for the spouse

Any amounts over these limits still require medical underwriting.

*\*When employee applies for coverage within 30 days of their initial eligibility.*

A new enrollment form reflecting the increased plan maximums is attached to this email. If any of your members would like to increase their coverage, they will need to complete the medical statement and submit it through underwriting for approval.

The published Voluntary Life rates are posted on our web site, [www.whitonline.org](http://www.whitonline.org). Since the enrollment form is customized for your group, it is not posted online. Contact us whenever you need a copy of your specific form.

Please contact us with any questions regarding your Voluntary Life coverage. Once again, we appreciate your partnership with **WHIT**.

DiMartino Associates, Inc. – [member service to WHIT](#)